

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 20-22489-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ricardo Gomez
aka Ricardo Gomez-Sanchez
66 Texas Rd
Monroe, NJ 08831-9655

Lidia E. Gomez
aka Lidia Esther Gomez, aka Lidia E
Marte, aka Lidia Marte, aka Lidia Gomez,
aka Lidia Esther Marte
66 Texas Rd
Monroe, NJ 08831-9655

Social Security No.: **xxx-xx-2649** **xxx-xx-6210**

Employer's Tax I.D. No.:

NOTICE OF HEARING ON APPLICATION FOR COMPENSATION

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Michael B. Kaplan on:

Date: 4/26/23
Time: 02:00 PM
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

APPLICANT(S)

Edward Hanratty, Debtor's Attorney

COMMISSION OR FEES

fee: \$1114.96

EXPENSES

\$14.24.

If this is a chapter 13 case, the fees and expenses awarded:

- will not reduce the amount to be paid to general unsecured creditors under the plan.
- will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: March 15, 2023

JAN:

Jeanne Naughton
Clerk

In re:
Ricardo Gomez
Lidia E. Gomez
Debtors

Case No. 20-22489-MBK
Chapter 13

District/off: 0312-3

User: admin

Page 1 of 5

Date Rcvd: Mar 15, 2023

Form ID: 137

Total Noticed: 65

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2023:

Recip ID	Recipient Name and Address
db/jdb	Ricardo Gomez, Lidia E. Gomez, 66 Texas Rd, Monroe, NJ 08831-9655
lm	+ Mortgage Research Center LLC, 425 Phillips Blvd, Ewing, NJ 08618-1430
519016159	# ACURA FINANCIAL SERVICE, PO Box 65507, Wilmington, DE 19808-0507
519016161	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, AMERICAN HONDA FINANCE, 201 Little Falls Dr, Wilmington, DE 19808-1674
519027256	+ GS2 Grantor Trust 2016-A, Firstmark Services, PO Box 82522, Lincoln, NE 68501-2522
519016189	NEW JERSEY DIVISION OF TAXATION, 50 Barrack St Fl 9, Trenton, NJ 08608-2006
519016193	SLC STUDENT LOAN TRUST, PO Box 15316, Wilmington, DE 19850-5316
519070733	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
519016199	USAA SAVINGS BANK, PO BOX 47504, San Antonio, TX 78201

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 15 2023 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 15 2023 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Mar 15 2023 20:44:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
519016160	Email/Text: backoffice@affirm.com	Mar 15 2023 20:45:00	AFFIRM INC, 650 California St Fl 12, San Francisco, CA 94108-2716
519018523	Email/Text: ebnbankruptcy@ahm.honda.com	Mar 15 2023 20:45:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
519023810	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 15 2023 20:45:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
519016162	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 15 2023 20:49:15	AMEX DEPARTMENT STORES N, PO Box 8218, Mason, OH 45040-8218
519016163	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 15 2023 20:49:05	AMEX/DSNB, 9111 Duke Blvd, Mason, OH 45040-8999
519016164	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 15 2023 20:49:15	BEST BUY/CBNA, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519016165	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 15 2023 20:49:11	CAPITAL ONE BANK USA N, 15000 Capital

District/off: 0312-3

User: admin

Page 2 of 5

Date Rcvd: Mar 15, 2023

Form ID: 137

Total Noticed: 65

519064596	Email/Text: BKelectronicnotices@cenlar.com	Mar 15 2023 20:44:00	One Dr, Richmond, VA 23238-1119
519016167	Email/Text: clientservices@credit-control.com	Mar 15 2023 20:45:00	Cenlar, FSB, Attention: BK Department, 425 Phillips Blvd, Ewing, NJ 08618
519016166	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 15 2023 20:49:15	CENTRAL LOAN ADMIN & R, 425 Phillips Blvd, Ewing, NJ 08618-1430
519016168	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 15 2023 20:49:15	CBNA, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032
519016169	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 15 2023 20:49:05	CITIBANK N A, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519016170	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 15 2023 20:45:00	CITICARDS CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
519016171	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 15 2023 20:45:00	COMENITY BANK/TREK, PO Box 182789, Columbus, OH 43218-2789
519801612	+ Email/Text: BKBCNMAIL@carringtonms.com	Mar 15 2023 20:44:00	COMENITYBANK/NY&CO, PO Box 182789, Columbus, OH 43218-2789
519801613	+ Email/Text: BKBCNMAIL@carringtonms.com	Mar 15 2023 20:44:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road Ste 110,, PMB 200A, Anaheim, CA 92806-5951
519016172	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Mar 15 2023 20:49:12	Carrington Mortgage Services, LLC, 1600 South Douglass Road Ste 110,, PMB 200A, Anaheim, CA 92806-5951, Carrington Mortgage Services, LLC, 1600 South Douglass Road Ste 110,
519016173	Email/Text: electronicbkydocs@nelnet.net	Mar 15 2023 20:45:00	DEPT OF ED/NAVIENT, PO Box 9635, Wilkes Barre, PA 18773-9635
519016174	Email/Text: DMCCO.VBASPL@va.gov	Mar 15 2023 20:45:00	DEPT OF EDUCATION/NELN, 121 S 13th St, Lincoln, NE 68508-1904
519016175	Email/Text: bankruptcynotices@devry.edu	Mar 15 2023 20:45:00	DEPT OF VETERANS AFFAI, PO Box 11930, Saint Paul, MN 55111-0930
519016176	Email/Text: mrdiscen@discover.com	Mar 15 2023 20:44:00	DEVRY UNIVERSITY INC, 1200 E Diehl Rd, Naperville, IL 60563-9347
519016177	Email/Text: mrdiscen@discover.com	Mar 15 2023 20:44:00	DISCOVER FIN SVCS LLC, PO Box 15316, Wilmington, DE 19850-5316
519016178	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 15 2023 20:49:05	DISCOVER FINANCIAL SER, PO Box 30954, Salt Lake City, UT 84130-0954
519016186	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 15 2023 20:49:27	DSNB/MACYS, PO BOX 8218, Mason, OH 45040
519023366	Email/Text: mrdiscen@discover.com	Mar 15 2023 20:44:00	MACYS/DSNB, PO Box 8218, Mason, OH 45040-8218
519025411	+ Email/Text: DSLBKYP@discover.com	Mar 15 2023 20:45:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519016179	^ MEBN	Mar 15 2023 20:39:26	Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925
519016180	^ MEBN	Mar 15 2023 20:39:33	EQUIFAX, Equifax Disclosure Department, PO Box 740241, Atlanta, GA 30374-0241
519016181	Email/Text: FMClaims@Firstmarkservices.com	Mar 15 2023 20:44:27	Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
519016182	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 15 2023 20:45:00	FIRSTMARK/SLF V - 2015, 121 S 13th St Ste 201, Lincoln, NE 68508-1911
519016183	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 15 2023 20:45:00	GM FINANCIAL, PO Box 181145, Arlington, TX 76096-1145
			INTERNAL REVENUE SERVICES, PO Box

District/off: 0312-3

User: admin

Page 3 of 5

Date Rcvd: Mar 15, 2023

Form ID: 137

Total Noticed: 65

519016184	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 15 2023 20:49:11	7346, Philadelphia, PA 19101-7346
519016185	Email/Text: PBNCNotifications@perituservices.com	Mar 15 2023 20:44:00	JPMCB CARD, PO Box 15369, Wilmington, DE 19850-5369
519016187	+ Email/PDF: pa_dc_claims@navient.com	Mar 15 2023 20:49:13	KOHLS/CAPONE, N56 RIDGEWOOD DR, Menomonee Falls, WI 53051
519016188	Email/Text: ext_ebn_inbox@navyfederal.org	Mar 15 2023 20:45:00	NAVY FEDERAL CR UNION, PO Box 3700, Merrifield, VA 22119-3700
519016190	Email/Text: BKEBN-Notifications@ocwen.com	Mar 15 2023 20:44:00	NEWREZ C/O PHH MORTGAGE SERVICES, PO Box 5452, Mount Laurel, NJ 08054-5452
519020649	+ Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Mar 15 2023 20:44:00	Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961
519236660	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Mar 15 2023 20:49:02	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
519076213	Email/Text: mtgbk@shellpointmtg.com	Mar 15 2023 20:44:00	NewRez LLC DBA Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826
519270030	+ Email/Text: mtgbk@shellpointmtg.com	Mar 15 2023 20:44:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville SC 29603-0826
519066821	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 15 2023 20:49:26	Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541
519064857	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 15 2023 20:49:25	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
519016191	Email/Text: ebn_bkrt_forms@salliemae.com	Mar 15 2023 20:45:00	SALLIE MAE BANK INC, PO Box 3229, Wilmington, DE 19804-0229
519016192	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 15 2023 20:49:27	SEARS/CBNA, PO Box 6283, Sioux Falls, SD 57117-6283
519016194	Email/PDF: gecsed@recoverycorp.com	Mar 15 2023 20:49:22	SYNCB/AMAZON, PO Box 965015, Orlando, FL 32896-5015
519016195	Email/PDF: gecsed@recoverycorp.com	Mar 15 2023 20:49:01	SYNCB/ASHLEY HOMESTORE, 950 Forrer Blvd, Kettering, OH 45420-1469
519016196	Email/PDF: gecsed@recoverycorp.com	Mar 15 2023 20:49:02	SYNCB/CARE CREDIT, 950 Forrer Blvd, Kettering, OH 45420-1469
519066220	Email/Text: ebn_bkrt_forms@salliemae.com	Mar 15 2023 20:45:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
519076760	+ Email/PDF: gecsed@recoverycorp.com	Mar 15 2023 20:49:12	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519017860	+ Email/PDF: gecsed@recoverycorp.com	Mar 15 2023 20:49:01	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519016197	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 15 2023 20:49:27	THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
519016198	^ MEBN	Mar 15 2023 20:38:55	TransUnion, TransUnion Consumer Solutions, PO Box 2000, Chester, PA 19016-2000
519068407	+ Email/PDF: ebn_ais@aisinfo.com	Mar 15 2023 20:49:26	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 56

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519017220		Lidia Gomez
519049218	*P++	AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Andrew M. Lubin	on behalf of Creditor Mortgage Research Center LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Edward Hanratty	on behalf of Debtor Ricardo Gomez thanratty@centralnewjerseybankruptcylawyer.com aaguirre@centralnewjerseybankruptcylawyer.com
Edward Hanratty	on behalf of Plaintiff Lidia E. Gomez thanratty@centralnewjerseybankruptcylawyer.com aaguirre@centralnewjerseybankruptcylawyer.com
Edward Hanratty	on behalf of Plaintiff Ricardo Gomez thanratty@centralnewjerseybankruptcylawyer.com aaguirre@centralnewjerseybankruptcylawyer.com
Edward Hanratty	on behalf of Joint Debtor Lidia E. Gomez thanratty@centralnewjerseybankruptcylawyer.com aaguirre@centralnewjerseybankruptcylawyer.com
Elizabeth L. Wassall	on behalf of Creditor Carrington Mortgage Services LLC ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Harold N. Kaplan	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing hkaplan@rasnj.com kimwilson@raslg.com
John M. Kolesnik	on behalf of Creditor Mortgage Research Center LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company nj.bkecf@fedphe.com
Kristen Peters Watson	on behalf of Creditor Discover Student Loans kwatson@burr.com jcarlin@burr.com;sfoshee@burr.com

District/off: 0312-3

User: admin

Page 5 of 5

Date Recd: Mar 15, 2023

Form ID: 137

Total Noticed: 65

Laura M. Egerman

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bkyecf@rasflaw.com
bkyecf@rasflaw.com;legerman@raslg.com

Marisa Myers Cohen

on behalf of Creditor Mortgage Research Center LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company
nj-ecfmail@mwc-law.com, jhillier@mwc-law.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 14